

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

EMANUEL R. MORI

Debtor(s)

Case No. 18-21179CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/28/2018.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/13/2019, 05/28/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/13/2020, 01/09/2023.
- 5) The case was dismissed on 02/06/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$381,816.00  
Less amount refunded to debtor \$5.00

**NET RECEIPTS: \$381,811.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,537.80  
Court Costs \$0.00  
Trustee Expenses & Compensation \$18,316.56  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$25,854.36**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Secured	19,934.12	NA	2,007.53	2,007.53	963.10
BANK OF AMERICA**	Secured	17,595.46	NA	2,405.54	2,405.54	1,006.80
BANK OF NEW YORK MELLON - TRU	Priority	0.00	2,936.50	2,936.50	294.42	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	1,000.68	1,000.68	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Priority	0.00	2,245.21	2,245.21	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	44,139.00	44,139.78	17,334.43	17,334.43	0.00
BANK OF NEW YORK MELLON - TRU	Secured	34,544.96	37,943.58	0.00	17,587.22	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	3,266.75	3,266.75	327.53	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	620.96	0.00	0.00	0.00
CITIBANK NA**	Unsecured	0.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	3,105.98	2,674.84	2,674.84	248.13	780.15
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	5.53	0.00	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	1.47	0.00	0.00	0.00
CITY AND SD OF PITTSBURGH (LIBR	Secured	1,989.88	NA	NA	0.00	0.00
COMMUNITY LOAN SERVICING LLC*	Secured	422,879.55	443,540.54	0.00	223,690.64	0.00
COMMUNITY LOAN SERVICING LLC*	Secured	0.00	46,117.63	46,117.63	4,623.81	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	256.04	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	836.28	836.28	836.28	76.32	292.61
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	52.23	52.23	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	158.79	158.79	158.79	0.00
HSBC BANK USA NA - TRUSTEE ET A	Secured	0.00	4,634.27	4,634.27	464.64	0.00
HSBC BANK USA NA - TRUSTEE ET A	Secured	157,601.00	160,478.49	0.00	59,644.87	0.00
MIDLAND FUNDING	Unsecured	1,507.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,692.00	6,692.67	6,692.67	6,692.67	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	258.00	806.26	806.26	806.26	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	67.33	67.33	6.25	19.60
PITTSBURGH WATER & SEWER AUTI	Secured	NA	217.77	217.77	20.21	63.36
PITTSBURGH WATER & SEWER AUTI	Secured	NA	522.71	0.00	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PITTSBURGH WATER & SEWER AUTH	Secured	NA	75.50	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	258.96	258.96	24.02	75.60
PITTSBURGH WATER & SEWER AUTH	Secured	NA	27.55	27.55	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,586.00	7,821.33	7,821.33	7,821.33	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	4,861.00	4,820.81	4,820.81	4,820.81	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	3,700.00	3,700.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$17,334.43	\$318,257.16	\$0.00
Mortgage Arrearage	\$54,018.65	\$5,415.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,548.03	\$4,788.00	\$3,201.22
<b>TOTAL SECURED:</b>	<b>\$79,901.11</b>	<b>\$328,461.14</b>	<b>\$3,201.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,882.39	\$3,994.42	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,882.39</b>	<b>\$3,994.42</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,299.86</b>	<b>\$20,299.86</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$25,854.36</u>
Disbursements to Creditors	<u>\$355,956.64</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$381,811.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/08/2023

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.